



Teachers' Retirement Insurance Program FY 2013 Benefit Choice Period

Dear Member:

In an effort to ensure that health carriers are in place for the start of the next fiscal year (July 1, 2012), a decision has been made to enter into emergency contracts with Health Alliance HMO, Health Alliance Illinois and Coventry Health Care HMO. These contracts will be for 90 days with an option to extend for an additional period as needed. The following carriers are available during the FY 2013 Benefit Choice Period:

Teachers' Choice Health Plan (Cigna)	HMO Illinois
Health Alliance HMO	BlueAdvantage HMO
Health Alliance Illinois	Coventry Health Care HMO (formerly PersonalCare HMO)
HealthLink OAP	Coventry Health Care OAP (formerly PersonalCare OAP)

The FY 2013 Benefit Choice Period will end June 15, 2012. Benefit Choice options and rates can be found on the Benefits website at www.benefitschoice.il.gov. Members wishing to make a change can download a copy of the Benefit Choice Form on the TRS website (trs.illinois.gov) or by calling TRS at (800) 877-7896. Members should complete the form **only if changes** are being made. Changes **MUST** be submitted to TRS on or before **June 15, 2012**. The retirement system will process the changes based upon the information indicated on the form. Once your request has been processed, an Insurance Statement that indicates your changes will be sent to your address on file.

The back of this letter includes information regarding plan changes for FY 2013. Also enclosed is a map of the managed care plans available by county and a notification regarding your coverage which the Bureau of Benefits is required, by law, to provide to you. Please review this information carefully and retain this notification in your records. Additional copies of this notification and the Notice of Privacy Practices can be obtained through the Benefits website or by calling the Privacy Officer at the Department of Central Management Services.

NOTE: The State is in the process of accepting proposals from managed care health plans to provide coverage for FY 2013 and beyond. The decisions regarding these proposals may result in changes to health carriers during FY 2013. If any changes to the health carrier options available occur, a Special Enrollment Period will be held to allow members the opportunity to modify their coverage elections, if desired.

If you have questions or need assistance regarding your options for FY 2013, please contact TRS at (800) 877-7896 or the Bureau of Benefits at (800) 442-1300, (217) 782-2548 or TDD/TTY at (800) 526-0844.

Enclosures

Teachers' Retirement Insurance Program

Important Changes for FY 2013 (July 1, 2012)

Below is a summary of important information for FY 2013. This is a summary and is not intended to reflect all benefit information for the FY 2013 plan year. **All information regarding the benefits for FY 2013 can be found on the Benefits website at www.benefitschoice.il.gov.**

- **FY 2013 Benefit Choice Period Rates** – The monthly benefit recipient and dependent beneficiary rates for this Benefit Choice Period are indicated in the chart below.

Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary	Medicare Primary*
	Under Age 26	Age 26-64	Age 65 and Above	All Ages
Benefit Recipient enrolled in any managed care plan	\$62.25	\$193.34	\$263.41	\$76.41
Benefit Recipient enrolled in TCHP when a managed care plan is available in their county of residence	\$161.54	\$455.92	\$685.68	\$198.93
Benefit Recipient enrolled in TCHP when a managed care plan is not available in their county of residence	\$80.77	\$227.97	\$342.85	\$99.47
Dependent Beneficiary enrolled in any managed care plan	\$249.06	\$773.33	\$1,053.62	\$264.69**
Dependent Beneficiary enrolled in TCHP when a managed care plan is available in their county of residence	\$323.07	\$911.83	\$1,371.34	\$397.88
Dependent Beneficiary enrolled in TCHP when a managed care plan is not available in their county of residence	\$323.07	\$911.83	\$1,371.34	\$298.41**

* You must enroll in both Medicare Parts A and B to qualify for the lower premiums. Send a copy of your Medicare card to TRS. If you or your dependent is actively working and eligible for Medicare, or you have additional questions about this requirement, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit. See inside front cover for contact information.

** Medicare Primary Dependent Beneficiaries enrolled in a managed care plan, or in TCHP when no managed care plan is available, receive a premium subsidy.

- **New Benefits Handbook** – A new Teachers' Retirement Insurance Program (TRIP) Benefits Handbook was released in November 2011. This handbook contains vital information for TRIP retirees and survivors. The handbook and applicable amendments are available on the Benefits website (www.benefitschoice.il.gov).